

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-20656
Claire Galiano Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 6/20/19
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SFR Initial Debtor: CG Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 730 per month to the Chapter 13 Trustee, starting on July 2019 for remaining 24 months. (60 months total)

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ supplemental fees subject to court approval est. \$2,500
DOMESTIC SUPPORT OBLIGATION		
State of NJ Division of Taxation	State income	\$77.15

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Loan modification completed as to first mortgage holder

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Ocean City Home Bank	2nd Mortgage on residence	\$12,500 as of July 1, 2019 Mortgage paid in full and satisfied once it receives the \$12,500

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 3,150 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins and Clayman
- 3) Ocean City Home Bank
- 4) State of NJ Division of Taxation

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/4/17.

Explain below **why** the plan is being modified:
Loan modification as to first mortgage complete

Explain below **how** the plan is being modified:
Note loan mod as to final mortgage is complete and second mortgage to be paid in full inside Chapter 13 plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Schedule J Only *

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 06/20/19

/s/ Claire Galiano
Debtor

Date: _____

Joint Debtor

Date: 06/20/19

/s/ Eric J Clayman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Claire T Galiano
DebtorCase No. 16-20656-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 54

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Claire T Galiano, 221 Hollywood Avenue, Villas, NJ 08251-1238
cr +Ocean City Home Bank, c/o Robert L. Saldutti, Esquire, Saldutti, LLC, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511

516211705 +Al's Plumbing & Heating Inc., 1255 Bayshore RD, Villas, NJ 08251-2516
516211706 +Alere Home Monitoring, PO Box 6359, Carol Stream, IL 60197-6359
516211708 +Bosco's, C/O AssetRecovery, 220 E. Devon Ave, Ste 200, Des Plaines, IL 60018
516211709 +Bureaus Investment Group, c/o Central Credit Services Inc, PO Box 15118, Jacksonville, FL 32239-5118

516211710 +Cape Regional Physicians Association, PO Box 593, Cape May Court House, NJ 08210-0593
516211711 +Capital One Retail Card Service, c/o The Bureaus, 650 Dundee Road, Ste 370, Northbrook, IL 60062-2757

516211712 +Chase Bank USA, N.A., C/O Real Time Solutions, Dept. 107565, PO Box 1259, Oaks, PA 19456-1259
516211713 +Chase/Bank One, PO Box 15298, Wilmington, DE 19850-5298
516211720 +Comenity Capital/HSN/World Financial, C/O Portfolio Recovery Associates LLC, Norfolk, VA 23541

518030138 +DLJ Mortgage Capital, Inc, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516211723 +Holy Redeemer VNA-NJ, C/O Tabas & Rosen, P.C., 1601 Market St., Suite 2300, Philadelphia, PA 19103-2306

516283791 +Mount Carmel Hospital, 793 W State St, Columbus OH 43222-1560
516211726 +Ocean City Home Bank, c/o Saldutti Law Group, 800 North Kings Highway, Ste 300, Cherry Hill, NJ 08034-1511

516335727 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

516211727 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
516211729 +Towne Property Management, 777 Dearborn Park Lane, Columbus, OH 43085-5716
516211730 +Univ of PA/Dept of Medicine, C/O Arcadia Recovery Bureau, LLC, PO BOX 70256, Philadelphia, PA 19176-0256

516211731 Univ of Penn Health System, c/o Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
516211734 +Verizon, c/o Trident Asset Management, 53 Perimeter Center East, Ste 440, Atlanta, GA 30346-2230

517396745 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314
517396746 +Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, Ca. 92868-3314, Wilmington Savings Fund Society, FSB, et, c/o Kondaur Capital Corporation 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2019 23:33:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 21 2019 23:33:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr E-mail/Text: cio.bncmail@irs.gov Jun 21 2019 23:33:23 Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081

516329766 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 21 2019 23:41:56
American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

516422076 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 21 2019 23:29:44
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516211707 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 21 2019 23:33:27 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610

516226095 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 21 2019 23:33:27 Atlantic City Electric Co, 5 Collins Drive, Suite 2133, Mailstop 84CP42, Carneys Point, NJ 08069-3600

516293847 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:17
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

517323013 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:30
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516211714 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:16
Citibank, N.A./The Home Depot, C/O Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

516211715 E-mail/Text: bankruptcy@philapark.org Jun 21 2019 23:34:09
City of Philadelphia Parking Violation, PO Box 41818, Philadelphia, PA 19101-1818

516211716 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:31
Comenity Bank/Brylane Home, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 54

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516211717 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 23:33:36
Comenity Bank/Peebles Credit Card, PO Box 182273, Columbus, OH 43218-2273
516211718 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:30
Comenity Bank/Romans/World Financial, C/O Portfolio Recovery Associates, LLC,
PO Box 12914, Norfolk, VA 23541-0914
516211719 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:16
Comenity Bank/Woman Within, C/O Portfolio Recovery Associates, LLC, Dept 922,
PO Box 4115, Concord, CA 94524-4115
516255943 +E-mail/Text: bankruptcy@cbtno.com Jun 21 2019 23:34:22 Crescent Bank & Trust,
PO Box 61813, New Orleans, LA 70161-1813
516211721 +E-mail/Text: bankruptcy@cbtno.com Jun 21 2019 23:34:22 Crescent Bank & Trust,
5401 Jefferson Hwy, Suite D, New Orleans, LA 70123-4232
516211722 E-mail/Text: mrdiscen@discover.com Jun 21 2019 23:33:06 Discover Financial Services,
PO Box 15316, Wilmington, DE 19850
516222817 E-mail/Text: mrdiscen@discover.com Jun 21 2019 23:33:06 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516211725 +E-mail/Text: collectionbankruptcy@oceanfirst.com Jun 21 2019 23:34:00 Ocean City Home Bank,
1001 Asbury Avenue, Ocean City, NJ 08226-3392
516229403 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:44 Orion,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516250516 E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2019 23:29:44 Orion Portfolio Services LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
517317230 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:30
Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,
Norfolk VA 23541-1021
516434714 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 21 2019 23:29:31
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516434375 +E-mail/Text: bankruptcy@philapark.org Jun 21 2019 23:34:10 Philadelphia Parking Authority,
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
518161105 E-mail/Text: jennifer.chacon@spservicing.com Jun 21 2019 23:34:19
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
518161106 E-mail/Text: jennifer.chacon@spservicing.com Jun 21 2019 23:34:19
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250,
Select Portfolio Servicing, Inc., et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
516211728 E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 23:34:21 Swiss Colony,
1112 7th Avenue, Monroe, WI 53566-1364
516276199 +E-mail/Text: bankruptcy@sccompanies.com Jun 21 2019 23:34:21 The Swiss Colony,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516211733 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jun 21 2019 23:32:29
Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225
516211732 E-mail/Text: bankruptcy@dcicollect.com Jun 21 2019 23:34:00 Verizon,
c/o Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Crescent Bank & Trust, PO Box 61813, New Orleans, LA 70161-1813
516211724* IRS, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 54

Date Rcvd: Jun 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

Eric Clayman on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor DLJ Mortgage Capital, Inc.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc., et. al.
phillip.raymond@mccalla.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert L. Saldutti on behalf of Creditor Ocean City Home Bank rsaldutti@saldutticollect.com,
lmarciano@saldutticollect.com; kcollins@slgcollect.com
Stephanie F. Ritigstein on behalf of Debtor Claire T Galiano jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
William E. Craig on behalf of Creditor Crescent Bank & Trust mortoncraigecf@gmail.com,
mortoncraigecf@gmail.com

TOTAL: 12